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*based upon combined experience averages.* (New York: Nat. Board of Fire Underwriters. 1915. Pp. 104.)

SHERMAN, P. T. *Advantages and disadvantages of insurance in the New York state insurance fund.* Revised. (New York: G. I. Wilson & Sons. 1916. Pp. 16. 25c.)

*Proceedings of the second annual session of the National Association of Industrial Accident Boards and Commissions, Seattle, Sept. 30-Oct 2, 1915.* (Madison, Wis.: L. A. Tarrell, secretary. 1916. Pp. 270.)

*Tenth annual report of the president and of the treasurer of the Carnegie Foundation for the Advancement of Teaching.* (New York: The Foundation, 576 Fifth Ave. 1916. Pp. 141.)

Part III has chapters on clergy pension funds, industrial pensions, pensions for public school teachers, and for university professors.

*Massachusetts workmen's compensation act and decisions of the industrial accident board, with references to negligence and compensation cases annotated. New York workmen's compensation act and decisions of the state industrial commission, with references to negligence and compensation cases annotated. New Jersey workmen's compensation act and decisions of the courts of common pleas, with references to negligence and compensation cases annotated. Indiana workmen's compensation act and decisions of the industrial board, with references to negligence and compensation cases annotated.* (Chicago: Callaghan. 1915. Pp. 1183-1308; 1183-1289; 1183-1264; 1183-1237.)

### Pauperism and Charities

*Old Age Poverty in Greenwich Village.* By MABEL LOUISE NASSAU. Greenwich House Series, No. 61. (New York: Fleming H. Revell Company. 1915. Pp. 105.)

This study is largely a description of one hundred people over sixty years of age, living in a section of New York City known as Greenwich Village, who are near or under the actual poverty line. As no statistics compiled from one hundred people would justify elaborate statistical analysis not many are used, the description being supplemented by a few generalizations. Among the one hundred cases studied the economic status varies from self-support to that of complete dependence on charity. The composite picture of old age created is indeed as the author points out a travesty on Browning's words:

"Grow old along with me,  
The best is yet to be  
The last of life, for which the first was made!"

It is the author's opinion that old-age dependency is often if not well nigh always not so much the fault of individuals as the fault of our social system. This is emphasized in a discussion of saving for old age when the author quotes approvingly the following from I. M. Rubinow's *Social Insurance*: "Special saving for old age would only be possible through a persistent, systematic and obstinate disregard of the needs of the working-man's family, which would make the preaching of such special savings a decidedly immoral force."

After reviewing in brief space the present methods of handling old-age dependency in the United States the author concludes that neither private charity in the home nor putting the aged into big institutions is a satisfactory way of solving the old-age problem. The final chapter is devoted to a discussion of the need of public provision for aged people in America. From an examination of the arguments for and against social-insurance and pension systems Miss Nassau concludes that "So far, no one system of provision for old age seems entirely satisfactory; all pension systems and all insurance systems seem to fail in some respects. But perhaps some combination or modification of these systems will be discovered." Obviously the author feels that, even were it not possible to find some such combination, public provision for old-age dependency would be preferable to the existing methods of meeting the problem. One can not help but ask himself, in reviewing Miss Nassau's charges against the present methods, whether their short-comings are inherent or only incidental. The reviewer regrets that the author did not stress with more force the fact that pensions (and he would add non-contributory social insurance) are not "a remedy for low wages—they are merely palliations while wages are low."

FRANK D. WATSON.

*Haverford College.*

## Socialism and Co-operative Enterprises

### NEW BOOKS

KIEFL, F. X. *Die Theorien des modernen Sozialismus über den Ursprung des Christentums.* (Munich: J. Köfel. 1916. Pp. 222. 3 M.)

MADSEN, A. W. *The state as manufacturer and trader. A criticism based on economic, industrial and fiscal results from government tobacco monopolies.* (London: Unwin. 1916. 7s. 6d.)